

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA
PITTSBURGH DIVISION**

In re:

ZAHRA SALARI LAK

Debtor(s)

Case No. 20-22057CMB

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 07/08/2020.
- 2) The plan was confirmed on 12/04/2020.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1328 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was dismissed on 10/14/2021.
- 6) Number of months from filing to last payment: 0.
- 7) Number of months case was pending: 17.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$45,250.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$74,835.00
Less amount refunded to debtor	\$12.21

NET RECEIPTS: **\$74,822.79**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$1,990.47
Court Costs	\$0.00
Trustee Expenses & Compensation	\$4,090.76
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$6,081.23**

Attorney fees paid and disclosed by debtor: \$0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AMERICAN EXPRESS	Unsecured	1,000.00	NA	NA	0.00	0.00
AMERICAN EXPRESS NATIONAL BAI	Unsecured	17,152.00	16,720.22	16,720.22	0.00	0.00
AMERICAN EXPRESS NATIONAL BAI	Unsecured	9,870.00	10,223.68	10,223.68	0.00	0.00
AMERICAN EXPRESS NATIONAL BAI	Unsecured	4,300.00	4,050.72	4,050.72	0.00	0.00
BANK OF AMERICA**	Unsecured	15,220.00	NA	NA	0.00	0.00
BANK OF AMERICA**	Unsecured	9,241.00	NA	NA	0.00	0.00
BANK OF NEW YORK MELLON - TRU	Secured	NA	0.00	0.00	0.00	0.00
BANK OF NEW YORK MELLON - TRU	Secured	NA	596,098.35	596,098.35	0.00	0.00
BARCLAYS BANK DELAWARE	Unsecured	6,338.00	NA	NA	0.00	0.00
CITIBANK**	Unsecured	9,292.00	NA	NA	0.00	0.00
DISCOVER BANK(*)	Unsecured	18,612.00	NA	NA	0.00	0.00
DUQUESNE LIGHT COMPANY*	Unsecured	NA	49.89	49.89	0.00	0.00
DUQUESNE LIGHT COMPANY*	Unsecured	NA	131.36	131.36	0.00	0.00
HAMPTON TOWNSHIP (STRM WTR)	Secured	NA	115.00	115.00	0.00	0.00
HAMPTON TOWNSHIP (STRM WTR)	Secured	NA	13.80	13.80	0.00	0.00
HAMPTON TOWNSHIP SD & HAMPTC	Priority	NA	1,138.67	1,138.67	0.00	0.00
HSBC BANK USA	Unsecured	12,356.00	NA	NA	0.00	0.00
INTERNAL REVENUE SERVICE*	Unsecured	0.00	556,604.73	0.00	0.00	0.00
INTERNAL REVENUE SERVICE*	Priority	0.00	572,100.35	0.00	0.00	0.00
INTERNAL REVENUE SERVICE*	Secured	NA	NA	1,160,625.00	0.00	0.00
INTERNAL REVENUE SERVICE*	Secured	1,160,626.61	267,297.75	0.00	0.00	0.00
LEGACY MORTGAGE ASSET TRUST :	Secured	115,083.00	115,082.02	0.00	0.00	0.00
MAINLINE CAPITAL LLC	Secured	400,000.00	383,755.79	0.00	46,230.60	0.00
PA DEPARTMENT OF REVENUE*	Secured	15,745.84	0.00	0.00	0.00	0.00
PA DEPARTMENT OF REVENUE*	Priority	0.00	50,359.38	50,359.38	0.00	0.00
PA DEPARTMENT OF REVENUE*	Secured	0.00	0.00	0.00	0.00	0.00
PA DEPARTMENT OF REVENUE*	Secured	NA	NA	15,745.84	0.00	0.00
PA DEPARTMENT OF REVENUE*	Unsecured	0.00	77,687.89	77,687.89	0.00	0.00
PEOPLES NATURAL GAS CO LLC*	Unsecured	NA	467.99	467.99	0.00	0.00
QUANTUM3 GROUP LLC AGNT - COM	Unsecured	7,829.00	7,708.05	7,708.05	0.00	0.00
QUANTUM3 GROUP LLC AGNT - COM	Unsecured	2,747.00	3,093.98	3,093.98	0.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
SYNCHRONY BANK	Unsecured	7,503.00	NA	NA	0.00	0.00
SYNCHRONY BANK	Unsecured	1,847.00	NA	NA	0.00	0.00
TD AUTO FINANCE	Secured	30,989.00	31,037.36	0.00	8,450.39	0.00
TWO CITY PLAZA CONDOMINIUM A1	Secured	NA	12,296.90	12,296.90	0.00	0.00
TWO CITY PLAZA CONDOMINIUM A1	Secured	NA	NA	NA	4,079.83	0.00
WELLS FARGO BANK NA	Secured	0.00	812.52	812.52	0.00	0.00
WELLS FARGO BANK NA	Secured	36,592.00	36,410.41	0.00	9,980.74	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$596,098.35	\$60,291.17	\$0.00
Mortgage Arrearage	\$812.52	\$0.00	\$0.00
Debt Secured by Vehicle	\$0.00	\$8,450.39	\$0.00
All Other Secured	\$1,188,796.54	\$0.00	\$0.00
TOTAL SECURED:	\$1,785,707.41	\$68,741.56	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$51,498.05	\$0.00	\$0.00
TOTAL PRIORITY:	\$51,498.05	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$120,133.78	\$0.00	\$0.00

Disbursements:

Expenses of Administration	<u>\$6,081.23</u>	
Disbursements to Creditors	<u>\$68,741.56</u>	
TOTAL DISBURSEMENTS :		<u>\$74,822.79</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 12/02/2021

By: /s/ Ronda J. Winnecour

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.